

GERALD M. SHAPIRO  
Licensed in Illinois & Florida  
DAVID S. KREISMAN  
Licensed in Illinois  
SHARI SELTZER BARAK

JOHN A. DICARO  
Managing Attorney

FRANK M. CASSARA  
MICHAEL J. CHATWIN  
BRIDGET M. DEHMLER  
JILLIAN K. FARRAR  
GARY M. KANELIS  
ANTHONY J. IACCHETTA  
ELLIS M. OSTER  
ALISSA L. WILSON

RALPH J. ESPOSITO  
KAREN R. MCCLOSKEY  
Of Counsel

Law Offices of  
**Shapiro, DiCaro & Barak, LLC**  
250 Mile Crossing Boulevard  
Suite One  
Rochester, New York 14624  
(585) 247-9000  
FAX(585) 247-7380

LONG ISLAND OFFICE

SHARI SELTZER BARAK  
Managing Attorney

105 Maxess Road  
Suite N109  
Melville, NY 11747  
(631) 844-9611  
FAX(631) 844-9625

JOSE ARIAS, JR.  
JOHN D. DELLO-IACONO  
JENNIFER RANDO CRISTIANO

April 5, 2011

Hon. Elizabeth S. Stong  
United States Bankruptcy Court  
271 Cadman Plaza East  
Brooklyn, NY 11201

RE: Luvia Mancheno  
Chapter 7  
Case Number: 10-41743  
S&D File Number: 08-075289 & 08-075224

Dear Judge Stong:

This letter shall serve as a Status Report pursuant to the Loss Mitigation Order entered by this court on May 14, 2010 between the Debtor and the holder of the Note and Mortgage U.S. National Bank as Trustee for Merrill Lynch. PHH, the servicer of the Debtor's loans, has reviewed the Debtor for a modification. Based on the financial package received by the Debtor, she does not qualify for a loan modification because she has a substantial surplus in income.

On March 4, 2011, PHH offered the Debtor a repayment plan. The terms of the repayment plan are attached hereto. To date PHH has not received an executed agreement or any funds.

If you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

/s/Shari Barak

cc: Debtor  
Luvia Mancheno  
66-26 50th Avenue  
Woodside, NY 11377

Attorney for Debtor  
Ismael Gonzalez  
152 West 36th Street  
Suite 202  
New York, NY 10018

Trustee  
Debra Kramer  
98 Cutter Mill Rd  
Suite 466 South  
Great Neck, NY 11021